# Case 16-18167-mdc Doc 17 Filed 03/12/17 Entered 03/13/17 02:15:34 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Angelina D. Buonassisi
Debtor

Case No. 16-18167-mdc Chapter 7

### **CERTIFICATE OF NOTICE**

District/off: 0313-2 User: admin Page 1 of 2 Date Rcvd: Mar 10, 2017 Form ID: 318 Total Noticed: 33

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 12, 2017.
                   Angelina D. Buonassisi, 718 Gilbertsville Rd,
db
                                                                                Pottstown, PA 19464-1406
                   Bank of America, PO Box 31785, Tampa, FL 33631-3785
Brandywine Institute of Orthopaedics, 1561 Medical Dr, Pottstown
Client Services, Inc., PO Box 1503, Saint Peters, MO 63376-0027
13827895
13827896
                                                                                           Pottstown, PA 19464-3218
13827900
                   Family Guidance Center, 1235 Penn Ave Ste 205-206, Wyomissing, Pirst National Bank of Omaha, PO Box 2557, Omaha, NE 68103-2557
13827902
                                                                                                     PA 19610-2100
13827903
13827906
                   KML Law Group PC, 701 Market St Ste 5000-Bny, Philadelphia, PA 19106-1538
                   Main Line Healthcare, PO Box 8500, Philadelphia, PA 19178-8500
Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
13827907
13827910
                 ++PATENAUDE AND FELIX APC, 501 CORPORATE DR, SOUTHPOINTE CENTER SUITE 205,
13827911
                    CANONSBURG PA 15317-8584
                  (address filed with court: Patenaude & Felix, APC, 213 E Main St, Carnegie, PA 1510 + PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 + Pottstown Hospital, 1600 E High St, Pottstown, PA 19464-5093 + Pottstown Memorial Medical Center, 1600 E High St, Pottstown, PA 19464-5093 Professional Account Services, Inc., PO Box 188, Brentwood, TN 37024-0188 Quakertown Veterinary Clinic, 2250 N Old Bethlehem Pike, Quakertown, PA 18951-3948
                                                                                   213 E Main St, Carnegie, PA 15106-2701)
13873043
13827912
13827913
13827914
13827915
13827918
                   WHCGPA Collections Dept., PO Box 1109,
                                                                       Oaks, PA 19456-1109
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,
Philadelphia, PA 19102-1595
                   E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 10 2017 20:13:34
smq
                    Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
                    Harrisburg, PA 17128-0946
                  +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 10 2017 20:14:01
                                                                                                            U.S. Attorney Office,
smq
                   c/o Virginia Powel, Esq., Room 1250
EDI: BANKAMER.COM Mar 10 2017 19:58:00
                                                     Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
                                                                       AAA Financial Services, PO Box 15019,
13827892
                    Wilmington, DE 19886-5019
13827894
                   EDI: ARSN.COM Mar 10 2017 20:03:00
                                                                ARS National Services, Inc.,
                                                                                                       PO Box 469100,
                    Escondido, CA 92046-9100
                   EDI: AMEREXPR.COM Mar 10 2017 20:03:00
                                                                       American Express, PO Box 1270.
13827893
                    Newark, NJ 07101-1270
                   EDI: BECKLEE.COM Mar 10 2017 19:58:00
13828787
                                                                     American Express Bank FSB, c/o Becket and Lee LLP,
                    PO Box 3001, Malvern PA 19355-0701
13827897
                   E-mail/Text: cms-bk@cms-collect.com Mar 10 2017 20:12:53 Capital Management Services, LP,
                   698 1/2 S Ogden St, Buffalo, NY 14206-2317
EDI: CAPITALONE.COM Mar 10 2017 20:03:00 C
                                                                         Capital One, PO Box 71083,
13827898
                    Charlotte, NC 28272-1083
13827899
                   EDI: CITICORP.COM Mar 10 2017 20:03:00
                                                                        Citibank, N.A., PO Box 6004,
                    Sioux Falls, SD 57117-6004
                   E-mail/Text: ering@cbhv.com Mar 10 2017 20:13:42
13827901
                                                                                   Collection Bureau of Hudson Valley,
                   PO Box 831, Newburgh, NY 12551-0831
EDI: FSAE.COM Mar 10 2017 20:03:00
13827904
                                                                  FirstSource Advantage, LLC, PO Box 628,
                    Buffalo, NY 14240-0628
13827905
                   EDI: WESTASSET.COM Mar 10 2017 20:03:00 Global Receivables Solutions, Inc., PO Box 956842,
                    Saint Louis, MO 63195-6842
13827908
                   E-mail/Text: mmrgbk@miramedrg.com Mar 10 2017 20:13:46
                                                                                          Miramed Revenue Group,
                   991 Oak Creek Dr, Lombard, IL 60148-6408
EDI: NAVIENTFKASMSERV.COM Mar 10 2017 20:03:00
13827909
                                                                                 Navient, PO Box 9635,
                    Wilkes Barre, PA 18773-9635
                   E-mail/Text: paparalegals@pandf.us Mar 10 2017 20:14:58 213 E Main St, Carnegie, PA 15106-2701 EDI: WTRRNBANK.COM Mar 10 2017 20:03:00 TD Bank USA
13827911
                                                                                           Patenaude & Felix, APC.
                                                                        TD Bank USA N.A., 3701 Wayzata Blvd,
13827916
                    Minneapolis, MN 55416-3401
                   EDI: WFFC.COM Mar 10 2017 20:03:00
13827917
                                                               Wells Fargo Dealer Services,
                                                                                                       PO Box 25341,
                    Santa Ana, CA 92799-5341
                                                                                                                TOTAL: 18
```

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

## Case 16-18167-mdc Doc 17 Filed 03/12/17 Entered 03/13/17 02:15:34 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0313-2 User: admin Page 2 of 2 Date Rcvd: Mar 10, 2017 Form ID: 318 Total Noticed: 33

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Signature: /s/Joseph Speetjens Date: Mar 12, 2017

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2017 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmllawgroup.com,

bkgroup@kmllawgroup.com

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com

JAMES W. ZERILLO on behalf of Debtor Angelina D. Buonassisi jameszerillo@gmail.com,

G28910@notify.cincompass.com

USTPRegion03.PH.ECF@usdoj.gov United States Trustee

TOTAL: 4

	Certificate of Notice	Page 3 of 4
Information	to identify the case:	
Debtor 1	Angelina D. Buonassisi	Social Security number or ITIN xxx-xx-2594
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States E	Bankruptcy Court Eastern District of Pennsylvania	a
Case number:	16-18167-mdc	

# **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Angelina D. Buonassisi

3/9/17

By the court: Magdeline D. Coleman

United States Bankruptcy Judge

## **Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

## Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.